

# **Make A Fortune Teaching Private Music Lessons**

How To Quit Your Job And  
Become A Professional Musician In  
30 Days Or Less

**Lloyd Steiner**



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*For the over worked and under paid musician that deserves better...*



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# INTRODUCTION

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So, you want to quit your awful day job and embark on a music career? You've come to the right place! Almost every professional musician out there was once working a day job that was less than desirable. I was once there too. I worked long hours for little pay and no satisfaction. I had been playing piano for over 10 years, but my talent was being put to waste while I slaved away at various day jobs. I started off at a grocery store when I was 16 years old and bounced around to various jobs while trying to get my music career off the ground.

In my early twenties, I was offered a job offer at the local music store to teach piano lessons. I was thrilled at the opportunity to play music for a living and start getting paid closer to what I was worth! Once I discovered the many benefits of teaching private music lessons, I knew that I would never have to work another "job" again. By becoming a private instructor, I was able to earn more money working just a few hours per week than my friends did working full time. Needless to say, I was secretly envied in my group of peers; but I felt great! I had so much free time on my hands and a few bucks to spare! Plus, I didn't have a nagging boss or stressful deadlines to meet like the rest of my buddies. I didn't have to wear a 3-piece suit, I wasn't sitting in traffic every morning, and I didn't have to work my way up the corporate ladder. Since the day I took my first teaching job, my life was never the same.

No matter what your goals are in the music industry, building your own private lesson business will put your career on the fast track. It will also put a great deal of cash in your pocket if you run it well! Teaching music lessons can be very fulfilling and very profitable, but like any other business, there is a learning curve. This book will show you how to build your teaching business from the ground up. You don't need any previous teaching experience, and you don't need an MBA to run your business. I started teaching private music lessons in my early twenties; I had no previous experience and hardly any business sense. But, in just a few short years I was able to buy a house and have my bank account breathing comfortably. Best of all, I didn't have a boss, I made my own vacation schedule, I didn't hate my job or my life, and I held the title of "Professional Musician." When you get paid to play music all day, every day; life gets really good. Life is far more enjoyable when you are following your destiny and doing something you truly enjoy. Not very many people can say that they are professional musicians, but you can easily become one of them just like I did.

If you are already a private music instructor, this book is still for you! I've been doing this for a long time and been through just about every situation imaginable with students and their parents. I've taught kids as young as 3 and adults up to 65. I've been screwed out of both time and money, and I've dealt with some of the most unreasonable people society has to offer. You might find a golden idea in this book that will help you restructure your teaching business and make it more enjoyable. If you are a newbie to the private instruction world, this book is *essential* for you! I've gone through the headaches and heartaches so that you don't have to. Learn from my mistakes

instead of the ones that you will inevitably make. Being a professional musician is awesome, and I wouldn't trade this career for anything else in the world. This book will help you get started and help you run your business like a champ.

I hope this book serves you well and improves the quality of your life in all areas. You are on your way to making a drastic change in your life: No more grumpy bosses, no more day job, no more office, no more stocking shelves, and no more stress! Best of luck with your new teaching business!



# Chapter 1

## PREPARING

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So now that you are fired up to quit your job, there's a little bit of preparation to do before you break the news to your boss. The foundation of building your teaching business will be built on which *type* of instructor you will be. You have many options when it comes to building your business as a private music instructor; but there are 3 general categories you'll fall in to...

1. Teach privately from your own residence.
2. Travel to your client's residence
3. Teach from a music store, institution, or school

As you can see, these categories are descriptions of *how* and *where* you will meet your clients for instruction. You can have them travel to you, you can travel to them, or you can both meet at another place of business such as a music store, school, or institution. No matter what category you fall in to, you should meet the following criteria in order to achieve a low turnover rate and ultimate success in making a career out of teaching music...

- **You don't have to be the best musician in the world to teach private music lessons, but you should be above average.** I started when I was in my early twenties as an above average musician, but even after much success in the music business I am by no means the greatest player in the

world. But that's fine; I don't have to be the best player in the world to be a great teacher. You'll learn a lot by teaching and being surrounded by music on a daily basis, and your students will end up teaching you more than you think! Generally speaking, you should be able to read sheet music, improvise, and have a few years experience behind you. Practicing every day and having a good repertoire goes without saying.

- **You should have a fun and outgoing personality.** This is almost as important as being a great musician. If you are a natural introvert, very shy, or have social issues, teaching music might not be the career for you. Teachers should be fun, outgoing, and above all, patient! Which brings me to my next point...
- **You must be patient!** Some of your students will be “naturals” while others will have a challenge picking up the skill. I've spent 6 weeks on the same song with a student before, and they still couldn't get it. It turns out the student had a learning disability, but she really enjoyed coming to play the piano. Her parents were extremely grateful that I was so patient and understanding of their child's condition. They had cycled through various “traditional” piano teachers that had very little patience before they hired me on a permanent basis.

When I first started out, I taught at one of the local music stores in my hometown. Teaching at the music store was a great start for me, but it had both positive and negative aspects.

## Teaching At A Music Store / Institution / School

### + POSITIVE

- + All advertising was paid for by the store
- + Scheduling was done by the store
- + Money was collected by the store
- + Instruments and facility were provided by the store
- + All I had to do was show up and teach

### - NEGATIVES

- The store took 50% of the lesson fees
- Direct competition with other “in house” music instructors

OUCH! 50% of the lesson money went to the store! Was I being ripped off? No, I simply did less of the legwork to *build* the business. The store provided all of the advertising, facility, instruments, and did all of the scheduling. Despite the store taking 50%, I still made over **\$20 an hour** teaching piano. Not bad for a guy in his early twenties who had the pleasure of playing music all day. Is this the right option for you? Maybe, maybe not. It was a great start for me and I learned a lot about the business just by observing and asking questions.

If teaching out of a store or school isn't for you, there is another option: Be a traveling piano teacher. Traveling music instructors often make *great* money. They are able to charge a premium because of their travel time and expenses. Making even more money

was very enticing to me, so I decided to weigh my options and possibly become a traveling piano teacher...

### **Traveling To The Client's Residence**

#### **+ POSITIVE**

- + Ability to charge a premium (sometimes \$60/hour or *more*)
- + Did not have to supply my own equipment
- + Made my own schedule

#### **- NEGATIVES**

- Fewer clients could afford such a steep price
- Hectic travel schedule
- High fuel expense
- Responsible for all advertising, money collection, and scheduling

After much consideration, I decided that being a traveling piano teacher was definitely ***not*** for me. If I were to make a change, I would teach piano out of my own residence. I didn't own a home at that point in my life, but I was making great financial headway. Years later, I decided to move out of the town I grew up in and relocate to a bigger metro area. I needed a change of pace and more musical opportunities. From my years of working hard and saving my teaching money, I was able to put a down payment on a modest house and build my new teaching business from home.

To me, teaching at home comes with the most benefits. Should every teacher strive to teach out of his or her personal residence? Not necessarily, there is no “one size fits all” solution to teaching private music lessons. Teaching from home has its advantages and disadvantages...

### **Teaching From Home**

#### **+ POSITIVE**

- + Keep 100% of the money
- + Able to stay competitively priced
- + No travel required
- + Work from home
- + Made my own schedule

#### **- NEGATIVES**

- Responsible for all advertising, money collection, and scheduling
- Had to supply my own equipment

I decided that teaching from home was ultimately the best decision for me. The positives drastically outweighed the negatives, and I didn't mind doing all of my own invoicing, money collections, and advertising since I had become fairly experienced in all of those fields. Over the years I've learned how to effectively advertise, keep my marketing costs down, and mold my company policies so that I maximized my income and minimized my headaches.

If you don't have the ability to teach from where you live, don't sweat it! The world needs different types of music instructors and this book will help you no matter which type of instruction you decide to offer. So get ready to make some serious money and have a much more enjoyable life!

# Chapter 2

## ADVERTISING

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Advertising is arguably the most important component for the survival of any business. Your ability to advertise effectively will determine your fate as a private instructor. The more effective your advertising is, the more your phone will ring. Mega corporations spend *billions* in advertising each year, but most music teachers don't have that kind of money! So how does one go about doing it on a shoestring budget? Two pieces of print materials that I have found to be essential are **flyers** and **business cards**. They are portable, easy to carry, inexpensive, and very effective. But, I'm not talking just any old flyer that comes out of your inkjet printer, or those cheap rip n' tear business cards either! In the 21<sup>st</sup> century, there is no reason why you shouldn't have professional looking, full color, *offset printed*, double sided flyers and business cards with a nice glossy or matte finish. To sum it up, you need to make your promotional materials sharp, eye-catching, and professional. Thanks to today's technology, having a "Fortune 500 look" won't cost you a fortune. Here's what you'll need to make yourself great looking business cards and flyers...

1. Solid knowledge of Photoshop, Illustrator, InDesign, Quark, Corel Draw, or other professional graphics programs.
2. A graphic designer, or someone who possess the above knowledge.

If you already have a solid understanding of graphic design and the software needed to create professional looking print materials, you already know what to do. Get busy! For the rest of you out there, read on to learn how to get your advertising materials looking great. Although I am a professional musician, I have been doing freelance graphic design work for over 7 years. Therefore I feel pretty safe dishing out graphic design advice.

If you have never created *good looking* business cards for yourself, just follow these simple steps to make your business look totally professional. By the way, when I say “good looking” business cards, I don’t mean those flimsy, cheap-o, run of the mill, black and white business cards with a cute little piece of clip-art that you can get at any overpriced office supply store. Those cards are cheap and trashy, and they make your business look the same way. **Do not** get cheap, trashy promotional materials because they are easy to create, go the extra mile and make yourself look reputable and professional. Do you think major record labels and major equipment manufacturers go to their local office supply store and get cheap-o business cards made? If they don’t do it, you shouldn’t be doing it either. In my opinion, *nobody* should be doing it! Treat your business like gold, and always make sure that the business cards you hand out properly represent you. Your flyer should be of similar professional quality and elaborate a little more on your services and your qualifications. Some suggestions to put on your flyers...

- Your services (What instruments do you offer? How about music theory lessons or ear training? How about voice or music theater?)

- Your qualifications (Where did you go to college? What music experience do you have? Did you ever perform? Write original music? Play in a band?)
- An introductory letter (How are you different from other teachers? What do you do that makes you special? Why will your students like you?)
- Your contact information (Phone, fax, efax, website, e-mail, etc.)
- A picture of you (Smiling preferably! Performance pictures are also good.)
- A full resume if appropriate.

To prove my point about the importance of high quality marketing materials, look at the following pair of business cards and ask yourself this question: Where would you take *your child* for piano lessons?





# Piano Lessons

Tim Jones  
(777) 991-0123

Regardless of musicianship, skill level, sales ability, or teaching experience, John Smith will always get the first phone call. Why? John Smith portrays a professional image and takes great pride in how his business is represented. John Smith portrays elegance, professionalism, stature, and class. He looks like the kind of teacher a parent would want to bring their children to. Since John takes great pride in how he presents himself and his business; just imagine how good he must be as a teacher. John Smith could naturally command a higher price than most other private piano teachers; it's the difference between name brand foods and store brand foods. Food is food, but people will pay more money for something that *appears* to be of higher quality.

Tim Jones looks cheap, dirty, and unprofessional. He is equivalent to your "store brand" offshoot of a national branded product. He's the generic guy that doesn't command a lot of respect or a lot of money. He doesn't really care about his image and it looks like he doesn't have a lot of money. If he doesn't have a lot of money, he must not be very successful. No parent is going to send their child to be taught

by someone who they don't think is successful. Just by comparing the two business cards, most people would think that John Smith is a better teacher than Tim Jones, and **they will call him first**. Some people (including myself) probably wouldn't place a phone call to Tim; he just doesn't look like a real music professional. He cuts corners with his advertising, his image, and how he showcases his business. I would safely assume that he would cut corners in his teaching as well.

Don't be Tim Jones. Don't cut corners on your image or your advertising. Spend the extra time, spend the extra money, and watch your student list fill up! If graphic design isn't your strong point, do yourself a favor and let someone else make your promotional materials. How do you go about finding a graphic designer without breaking your bank account? There are a few different ways to do so, some of them being more obvious than others...

- 1. Circle of friends and family** – It's almost guaranteed that someone in your circle of friends and/or family knows a thing or two about graphic design; and don't underestimate the teenagers! A lot of today's youth are raised in the digital world and are quite familiar with Photoshop and other graphic design programs. If that route doesn't work, ask all of your friends if they can recommend a good graphic designer. Try to barter if you don't have the money to hire one. Offer to exchange free music lessons for free design work. I can almost guarantee your problem of finding someone who can design you business cards will be solved through a "friend of a friend" connection. If not...

- 2. Search Craig's List or similar websites.** There are loads and loads of graphic designers out there looking for work. Some are better than others, and you usually get what you pay for. You might have to shell out a few extra bucks for someone that does a phenomenal job, but you'll probably be thrilled with your finished product. Keep in mind the importance of good advertising and professional image; you *will* get more phone calls if your card looks professional. If you hire a professional graphic designer to do your job, don't be surprised if you spend a few hundred dollars on the design. That seems like a lot of money to pay someone for artwork, but a good graphic designer will help you attract the attention you need to stay above your competition. They are worth every penny! Above all, if you hire a graphic designer, listen to them and use their expertise to your advantage. Don't be so quick to pick apart their design if it doesn't fit your personal taste! Remember, *they* are the marketing and design professionals, they know how to bring you business.

If you are attempting to create your own business cards or your graphic designer asks for a template to work from, you can get artwork templates from GotPrint.com...

### **2" x 3.5" Business Cards**

[http://gotprint.net/g/showStaticPage.do?page=download\\_templates-bc.html](http://gotprint.net/g/showStaticPage.do?page=download_templates-bc.html)

### **8.5" x 11" Flyers**

[http://gotprint.net/g/showStaticPage.do?page=download\\_templates-flyer.html](http://gotprint.net/g/showStaticPage.do?page=download_templates-flyer.html)

Make sure you download templates in either Photoshop or Illustrator file format depending on the program you are using. No matter where you get your printing done, these templates will *usually* work.

Once you have your print materials designed, it's time to find a place to print them. You can find ***hundreds*** of companies on the Internet who offer offset printing. The one that I have used for all of my printing is GotPrint.com. I've been extremely happy with their quality and prices for many years. As of December 2009, you can get 1,000 business cards, in full color, double sided print, with either matte or glossy finish for less than \$30 shipped right to your door. In most cases, you can't get business cards that look *half* that good for less than \$100 at those overpriced office supply chain stores. The same goes for flyers: As of December 2009, you can get 1,000 double sided flyers, printed in full color, with a glossy or matte finish for under \$130 with shipping included. Although GotPrint.com is a fantastic company to work with, you might want to find a local company that can do offset printing. Working locally often has its advantages; you can talk to a live person face-to-face about any questions you have concerning your artwork or print quality before it hits the press. If you are new to offset printing and you want to verify that your artwork will print correctly, try going to a local shop. It will probably cost you a few extra bucks, but it will be worth it if you are a newbie to the printing industry.



# Chapter 3

## PROMOTING

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By arming yourself with 1,000 flyers and 1,000 business cards, you should be well on your way to getting your first round of students. But before you hit the pavement, you need to identify your target market. What kind of people are you trying to attract? Who is in the market to take private music lessons? Where do they live? What do they look like? How much money do they make? How will they be persuaded to take lessons from *you*? Here are the two primary qualifications as to what you should look for when promoting your business...

- People with children
- Middle to higher income areas

Over 90% of my students are between the ages of 8 – 18. Find neighborhoods that are “family” oriented. Don’t spend time in assisted living neighborhoods, retirement communities, or communities that aren’t known for having any children. Don’t spend a lot of effort in lower income neighborhoods or apartment complexes. You want to target neighborhoods where people have **disposable income**. People who make minimum wage will have a hard time affording private music lessons that cost \$50 an hour.

Go to every local school system (both public and private) and see if you can advertise there. Get to know the music department and see if you can pass out flyers to the children. Schools can be very helpful in

filling up your student list. If your flyers look cool, the kids will *want* to take lessons from you! Find community bulletin boards to hang up both flyers and business cards. Pass out business cards and hang flyers at your religious organization, clubs, or other social settings whenever possible. ***Never stop talking about your business!***

Ask to advertise in music or art stores **only if they don't teach private lessons!** Music stores that already teach private lessons are called "your competition." Although they probably won't boot you out the door, they definitely won't help you gain any students. Even though the music stores might be your competition, don't burn the bridges with them. The music stores will most likely be a great source of music equipment, including lesson books. They'll have no choice but to love you if you bring them a lot of business selling instruments and lesson books.

### **Dealing With Music Stores That Offer Private Lessons**

**If you are teaching at a music store** – Help promote your store as much as possible. Sell your potential clients on the idea that taking lessons at a music store is the best option. The store would provide a good, professional environment, and a one-stop shop for all things music. Emphasize the store's strict hiring policies.

**If you are a traveling piano teacher** – Make friends with the music store owners, they will assist you greatly and might even consider some sort of partnership or incentive program with you. Sell your services as superior, individual, private, and convenient versus institutionalized lessons.

**If you are teaching from home** – The music store is your direct competition, but they might be necessary and/or convenient to run your business. Even though they are your competition, go introduce yourself and try to make friends with everyone there. It's better that you make friends in the business rather than enemies. When selling your services to potential clients, sell your services as superior, private, personal, and more attentive than a noisy music store.

So what else can you do besides pass out your business cards and flyers? How about putting a magnet on your car? Every time you go out for a spin, you are a moving advertisement. Car magnets are fairly inexpensive and can be easily removed once you get too many students. By the way, having too many students is a **great** problem to have! If you want to take it one step further, consider getting your car wrapped. Car wraps look great, and attract far more attention than car magnets. The extent to which you advertise on your vehicle is completely up to you!

The other form of advertising that will naturally occur over time is: **Word of mouth**. Word of mouth can be the most effective form of advertising in your arsenal. I've gotten a good percentage of my students through word of mouth from my other students. Word of mouth is incredibly effective because people will almost always trust their friends' opinion and recommendations over a random business card or flyer. Unfortunately you can't "buy" word of mouth advertising, but it will work to your advantage once you get your business off the ground.

Another option is to place an advertisement in your local newspaper. Placing an ad in your local paper might be one of the most effective ways to market your business. I have never done it myself, but the music store I once worked for did it on a regular basis in multiple newspapers in multiple surrounding cities. That being said, the music store I worked at had over **400 students per week** between 9 teachers. I can't say specifically if it was the effectiveness of the newspaper ads, but the owner of the store *always* had ads in the paper.

Another idea is to purchase some online advertising through a service such as Google AdWords. Once again, I have not tried it myself, but it could be a very effective piece of advertising that I'm missing out on. I haven't heard many private instructors rave about advertising online, but that doesn't mean it isn't working. It might not hurt to spend a few bucks with Google to see how far it gets you. You never know who might find you in cyberspace!

# Chapter 4

## HOURS OF OPERATION

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Your hours of operation will depend on how many students you are capable of teaching as well as your financial goals. One of the best parts about this business is that it's all up to you. You are the boss! You decide what days you will work and what days you will have off. Some teachers teach on weekends, some do not. Some teachers take Mondays off, while others take Fridays off. Life is great when you don't have someone else making your schedule! Although there is no industry standard, I have some general tips that stem from my business practices and experience.

Since most of your students will be children in elementary, middle, or high school, the best times to teach lessons are weekdays right after school. The **hot zones** for teaching are Monday – Thursday from 3:00pm – 7:00pm. These segments of time are usually the most desired by both students and parents. I **highly** recommend teaching during the hot zone. You'll often have people fighting to get these spots, and these will probably be the first spots to fill up on your schedule. In my early days, I used to make a *living* just teaching in the hot zones!

But if you feel like teaching beyond the hot zones, go for it! Your bank account will thank you for it, and you won't have to work even close to 40 hours per week like the rest of the world. Full time jobs are for suckers! The only overtime you should be putting in is your *free time*.

Depending on the school schedule, some students will be able to arrive before 3:00pm. I used to teach adults in the early afternoon as well. Some students, such as high school students, will want to take lessons after 7:00pm because they don't go to bed until 10:00pm or later. So, taking music lessons at 8 o'clock at night isn't out of the question for a senior in high school. Also, teaching for a few hours on Friday isn't a bad idea. Try teaching 3:00pm to 6:00pm or 3:00pm – 5:00pm. Depending on how much you charge, those few extra hours could earn you around \$400 - \$600 per month! Trust me it's worth it; you earn a few extra bucks and then you have the rest of the night to go out and do as you please. Out of all the weekdays, you will probably find that your Friday will fill up last. Most kids don't want to spend Friday after school going to music lessons, and most parents don't want to spend Friday after work driving their children to music lessons. Most people like to spend Friday nights doing something relaxing or entertaining. But if you can fit in a few students on Friday, the extra money is quite nice.

We all need at least one day off per week in order to rejuvenate ourselves, keep our sanity, and enjoy life. Teaching weekends can prove to be extremely profitable, but it's not for everyone. If you don't mind working on weekends, teaching on Saturdays can potentially be your most profitable day of the week. It's not out of the question to start teaching at 8:00am on a Saturday morning and go until 4:00pm. Although teaching 8 hours straight will turn you in to a zombie by the end of the day, earning around **\$400 in one day** ought to perk you right up. I know, waking up before 8:00am on a Saturday isn't at the top of the list for most musicians, so how about a workable alternative? Even if you taught from 10:00am – 2:00pm on Saturday,

you could make an **extra \$800 per month** depending on how much you charge. Not bad for a quick afternoon shift, right?

Deciding whether or not to teach on Sunday always brings up the typical battle of extra money vs. time off. While the extra money always seems great, don't burn yourself out by teaching 7 days a week. A friend of mine taught guitar lessons 7 days per week. At his peak, he had 84 students. He was working 42 hours per week with no relief in sight. How much money did he make? Do the math!

$$84 \text{ students} \times \$100/\text{month} = \$8,400 \text{ per month}$$

$$\$8,400 \text{ per month} \times 12 \text{ months} = \underline{\$100,800 \text{ per year}}$$

Is it really possible to make over \$100,000 per year teaching music lessons? You bet it is, but it obviously doesn't come easy. Many people have done it, and many people continue to do it, but you will burn out if you teach 7 days per week with minimal time off. I've never taught more than 60 students per week, and even that's pushing it. I must sound like a baby for not wanting to work more than 30 hours per week, but the balance between my bank account and my free time works just fine for me. I've been unfortunate enough to work jobs that commanded 50 – 60 hours per week, including sitting in traffic for over an hour. Even though the money was great, the stress was high and my free time was almost non-existent. Having been there and done that, I can safely tell you that **there is no amount of money in the world that can compensate for your time or freedom.**

Getting back to the subject at hand, teaching Sundays can prove to be beneficial, but you need to think about giving yourself a day off. Also, getting students to show up on Sunday can be quite difficult. Sundays are typically considered to be a “family” day, a day of rest, etc. Most people aren’t excited to leave the couch and abandon their football game to attend music lessons. Teaching on Sunday mornings can be difficult in the United States, where approximately 46% of all Americans attend church. Even though I never attend church, I haven’t taught a single Sunday in my life. Partially because my Saturday nights were often late, but most other people I knew had Sunday off as well. It was a good for me to make plans with my friends and just enjoy life on that day of the week. The few teachers I knew that taught on Sunday usually started at 11:00am and went until 4:00pm. Another teacher I knew taught from 12:00pm – 3:00pm. Personally, I taught enough during the week and on Saturdays to make a great living. Sunday was always *my* day off, but one of the best parts about this business is that you dictate your own schedule. Here are some typical schedules that you might wish to follow when creating your hours of operation...

### **The Hot Zoner** (32 students, 16 hours, 4 days/week)

Monday	3:00pm – 7:00pm
Tuesday	3:00pm – 7:00pm
Wednesday	3:00pm – 7:00pm
Thursday	3:00pm – 7:00pm
Friday	OFF
Saturday	OFF
Sunday	OFF

**The Exhausted Millionaire** (80 students, 40 hours, 6 days/week)

Monday	1:00pm – 9:00pm
Tuesday	1:00pm – 9:00pm
Wednesday	2:00pm – 9:00pm
Thursday	2:00pm – 9:00pm
Friday	3:00pm – 7:00pm
Saturday	9:00am – 3:00pm
Sunday	OFF

**The Weekend Warrior** (24 students, 12 hours, 2 days/week)

Monday	OFF
Tuesday	OFF
Wednesday	OFF
Thursday	OFF
Friday	OFF
Saturday	8:00am – 3:00pm
Sunday	11:00am – 4:00pm

**The Graduate** (40 students, 20 hours, 5 days/week)

Monday	3:00pm – 8:00pm
Tuesday	3:00pm – 7:30pm
Wednesday	3:00pm – 7:00pm
Thursday	3:00pm – 6:30pm
Friday	3:00pm – 6:00pm
Saturday	OFF
Sunday	OFF

### **The Working Teacher** (50 students, 25 hours, 5 days/week)

Monday	2:00pm – 8:00pm
Tuesday	2:00pm – 8:00pm
Wednesday	3:00pm – 8:00pm
Thursday	3:00pm – 8:00pm
Friday	3:00pm – 6:00pm
Saturday	OFF
Sunday	OFF

### **The Part Timer** (20 students, 10 hours, 3 days/week)

Monday	3:00pm – 7:00pm
Tuesday	OFF
Wednesday	3:00pm – 7:00pm
Thursday	OFF
Friday	3:00pm – 6:00pm
Saturday	OFF
Sunday	OFF

Mix and match until you find a combination that works for you and your wallet. You can make as much or as little as you'd like. Teaching is a great way to supplement your income, but can easily be converted to be your **primary** source of income! I used to make a living when I was younger just teaching Monday – Thursday from 3:00pm – 7:00pm. Charging each student \$100 per month, I would have a total of 32 students. I would work 4 days per week, 4 hours per day, and always have a 3-day weekend to do as I pleased. I was

working 16 hours a week and making more money than my friends working 40 or 50 hours per week. By the way...

$$\text{\$100/month} \times 32 \text{ students} = \text{\$3,200 per month}$$

Before I started teaching piano, I worked at a grocery store. Right before I quit that job, I was making \$10.70 an hour and working 40 hours per week. My paycheck would be \$428 at the end of the week but I would only take home about \$340 after taxes. My average monthly net pay from the grocery store was often less than \$1,500.

$$\text{\$340/week} \times 4.3 \text{ weeks} = \text{\$1,462 per month}$$

Not only did I more than **double** my income, I cut my working hours by **60%**. If I wanted to gross \$3,200 per month working at the grocery store, I would have to work approximately 69.5 hours per week. I would have to work over 11.5 hours per day, 6 days per week to make the same amount of money I was making teaching piano lessons for 16 hours per week.



# Chapter 5

## INVOICING

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Almost every professional company out there provides it's customers with invoices to show a paper trail of services rendered, and your business should be no different. Invoicing your clients is not only the professional thing to do, but it's also the smart thing to do on so many levels. Many private instructors do not invoice their clients or provide them with a receipt; don't fall in to that category! Build your business as a *professional* business from the ground up and give your clients a payable invoice as well as a receipt upon payment. Invoicing will also allow you to better keep track of the money you have made. It's nice to know how much money you actually make in a given time period so that you have a good point of measurement in deciding whether or not to take on more or less students.

You don't have to be an accountant to create or keep track of invoicing. If know how to run QuickBooks, kudos to you. But you can easily create something in Microsoft Excel or even Apple Pages or Apple Numbers (if you have a Mac.) I personally use Apple's Pages program, which gives a great template for invoicing. Here is a sample of the actual invoice I use...

# Jim Smith LLC Private Instruction By Jim Smith - Piano / Music Theory



1234 Anywhere Dr.  
Anywhere, CA 34567

T (505) 506-5070 F (909) 909-9090  
E [lessons@yoursite.com](mailto:lessons@yoursite.com)

December 24, 2009

Student Name  
1234 Main Street  
Anytown, State ZIP

**Student:** Student Name  
**Invoice Number:** 0001  
**Terms:** Payable Upon Receipt

Description	Quantity	Unit Price	Cost
Lessons For January 2010	1	\$ 100.00	\$ 100.00
Subtotal			\$ 100.00
Total			\$ 100.00

Please make checks payable to Jim Smith LLC.

Acceptable forms of payment include cash, personal check, cashier's check, money order, or PayPal. All major credit and debit cards are accepted via PayPal. **A \$3.30 convenience fee is charged for all payments made via PayPal.**

If student has not paid monthly tuition in full prior to the start of lessons, no lesson will be given.

Thank you for your business!

Jim Smith LLC

You can easily create and even duplicate this invoice using Excel, Pages, Numbers, QuickBooks, or any of the various invoicing programs out there. Providing your clients with an invoice is a great service to them, and it will demonstrate your true professionalism. You aren't just some guy taking cash under the table with no evidence of services being rendered; you are providing a truly professional service.

The most trouble you might run in to during your career as a professional music instructor is getting paid in full, on time. Having strict payment policies is *essential* for your business. Having loose or unclear payment policies will be a sure fire way to get taken advantage of, and ***people will take advantage of you if you let them!*** After doing this for many years and having many different payment structures, I have settled on an “unchanging” monthly tuition.

**My monthly tuition is \$100 per month.** The cost is not dependent on the number of weeks in the month; it simply never changes. This payment plan ensures that you will always be paid a consistent amount each month and eliminates any math related to “weekly” payments. Of course you are free to change the dollar amount to suit the demographics in your area or to correspond with your teaching ability and experience. Beginning teachers sometimes charge less, while highly experienced teachers and musicians have the liberty to charge more. No matter your experience level as a teacher, some areas might not command \$100 per month for private lessons, and some areas might command even more than that! Either way, there are many advantages to charging a flat monthly fee rather than a weekly fee...

If students have to pay weekly, they are **far** more apt to “forget” your money. Charging them weekly also allows them to skip lessons without getting “ripped off.” If they skip unexpectedly, you don’t get paid! Plus, the odds that they will show up the following week with twice the money are slim to none. **Do not charge your students by the week!** Charging them monthly often reduces the number of times they “forget,” plus you get paid in advance. This is highly important and gives your students great to actually show up to all of their lessons. People don’t like to pay for something and then get nothing. By charging your students monthly, you guarantee your monthly income at the beginning of each month whether your student shows up every week or not. A **No Refunds** policy is a great compliment to the monthly tuition.

When charging monthly, make your invoices due *one week* before the beginning of the month. This will ensure that you are paid in full at the beginning of each month and your business will flow incredibly smoothly. Here’s an example of how smoothly this should run...

Little Billy takes music lessons from you. Billy’s parents usually pay on time and in full because of your timely invoicing and company policies. On May 18<sup>th</sup> you give Billy’s parents an invoice for **June Tuition**. The invoice is due on May 25<sup>th</sup> in order for Billy’s lesson schedule to continue smoothly on June 1<sup>st</sup>. Billy’s parents almost always pay on time, but on occasion they forget to pay one week in advance. However, they always have your money ready for you before you teach Billy his first lesson the following month. They wouldn’t want Billy to miss his lesson or risk his time slot, and your company

policies state clearly that no lesson will be given unless you are paid in full, in advance

I usually accept payment up until the day of the lesson because some people honestly forget. Other people fall in to these categories...

- They can't afford it
- They don't respect your profession enough to pay you on time
- They'll pay you next Tuesday
- They had an unexpected bill come up

While some of these excuses seem genuine, I have a zero tolerance policy when it comes to payment. My zero tolerance policy seems a bit rough to some, but McDonalds has a tough zero tolerance policy that nobody questions. You can't buy a cheeseburger and then ask to pay them next week because you forgot your wallet. You can't eat a meal in a restaurant and then tell them that you'll pay them next week because you had an unexpected bill arise. It's not asking too much to expect payment in full, on time. Most of us have bills in life that have due dates. If I'm late on a house payment, my mortgage company doesn't care *why* I'm late. They didn't get paid on time, and because of that I will be punished with a late fee. Music lessons are no different than any other service, but so many people try and take advantage of us! Do not let people take advantage of you! If they do not pay by the due date, they are subject to lose their time slot to another student on my waiting list. If little Johnny takes lessons on Monday at 3:30pm (a highly coveted spot by the way), and his parents do not pay on time, I will then offer that spot to someone on the

waiting list who *will* pay on time. At that point, Johnny's parents have two options...

- Quit and take lessons somewhere else
- Pay in full, and then reschedule for another open time slot

Don't be afraid to let students walk! You ***will*** have deadbeats! You ***will*** come across parents who will never pay you on time. Let them go! Let someone else deal with them who will tolerate late payments and an array of excuses. There are plenty of teachers out there who tolerate deadbeat parents and allow people to take advantage of them. Don't run your business like that! When I first started teaching, I used to get bullied by parents who would skip lessons and expect refunds, make partial payments, or take lessons and then not pay at all. Never put yourself in a position where you will get screwed. Here is a "**never**" list when it comes to payments...

- **Never give a lesson that hasn't been paid for in advance.** Never, ever give a lesson on the 1<sup>st</sup> day of the month without getting paid in full. EVER! You are setting yourself up to get screwed one way or another. If you give lessons without payment, they have the ability to not show up the following week, or never again! If they do show up, they might "forget" to pay you again. Even if they do show up the following week with payment in full, you are **late** in receiving your money, which could translate to your personal bills being late. Plus, if they see you'll accept their payments late, they'll continue to take advantage of you.

- **Never accept partial payments.** Do not allow people to pay you for half the month, or on a weekly basis. If they can't afford to pay you, you can't afford to teach them. ***It is not your obligation to teach them, it is their privilege to be taught.***
- **Enforce your policies!** People will try and test you! They'll see how much they can get away with before you push back. I've had all of my buttons pushed over the past 5 years and I've heard every excuse under the sun as to why I wasn't going to be paid on time or in full. The best thing I ever did for myself was to enforce a zero tolerance policy. It will take some time to build up a student base that consists of people who will pay you in full and on time, but it will happen! Don't be afraid to refuse service to people or fire them all together.

There are many different and feasible ways to get paid in the 21<sup>st</sup> century. After all these years, cash is still king; but I do accept many other forms of payment. Cashiers checks and money orders are acceptable, but I have yet to receive one after 5 years. People would rather just pay cash than go through the trouble of getting certified funds. I do accept personal checks, and I charge \$50 for a bounced check. Luckily enough, I have yet to have a personal check bounce on me. But I do know plenty of other teachers who have gotten burned by accepting personal checks. Accepting personal checks is really up to you; it's a risk you take in order to provide a convenience for your clients. Another great way to get paid is electronically via PayPal or Google Checkout. Both of these methods are incredibly effective and easy. You can send your clients an invoice via e-mail

with both services, and the client will be able to pay you with any credit card, debit card, eCheck, or even a bank draft. Having this payment option is fantastic; it enables your client to pay quickly and easily. A receipt is automatically generated for them via e-mail and the funds are usually available to you instantly. I've had people pay me from their *mobile phone* to either my Google Checkout account or my PayPal account! The only downside is that both PayPal and Google assess you a fee. To eliminate that downside, simply pass the fee along to your client as a "convenience fee." For example, to receive a payment of \$100 via PayPal, PayPal charges me \$3.30. I simply invoice the client for \$103.30 if they pay via PayPal. **Be sure to get your client's e-mail address if they plan on paying you electronically!** You need it to be able to send the bill.

# Chapter 6

## **CONTRACTS AND COMPANY POLICIES**

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When you get a new student, be sure to outline verbally your company policies. In addition, give your client something in writing so that they never forget your policies. Also, having them sign off on your policies is a great practice. Take a look at my actual written company policies that I give to all of my clients...

Now I have to tell you that **I am not a lawyer and I am not giving you legal advice. Always consult an attorney or other legal professional when seeking legal advice. *This contract is for entertainment purposes only.***

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### **TERMS, CONDITIONS, AND COMPANY POLICIES**

#### **Time for Payment**

All invoices are payable upon receipt. Payment for lessons must be paid in full prior to teaching. Monthly tuition is due seven (7) days prior to student's first lesson of the month. If student has not paid monthly tuition in full prior to the start of lessons, no lesson will be given. Teacher then reserves the right to modify the student's lesson schedule or refuse service. There are no refunds once lessons for the month have been paid in full in advance. Acceptable forms of payment include cash, check, certified check, PayPal, and all major

credit and debit cards via PayPal. A \$3.30 convenience fee will be charged for any payments made via PayPal.

### **Default in Payment**

The Client shall assume responsibility for all collection of legal fees necessitated by default in payment.

### **Lesson Cancellation**

If student is unable to attend scheduled lesson, you must contact Teacher twenty-four (24) hours prior to the lesson.

### **Teacher Absence**

If Teacher cancels lessons due to illness, family emergency, or any other reason, a make up lesson will be granted to the student. Make up lesson will be scheduled on a mutually agreed upon time.

### **Make Up Lessons**

If a student misses a lesson for any reason, the student is not entitled to a make up lesson. Make up lessons will be given solely at the discretion of Teacher and are not mandatory. Tuition will not be adjusted for any reason, including missed lessons.

### **Tardiness**

If the student is tardy, the student will only be given a lesson that lasts for the duration of their prearranged and agreed upon time and date. For example, if the student's lesson is from 4:00-4:30 on Monday, and the student arrives at 4:15; the student will only be given a lesson until 4:30. No make up lesson will be given for tardy students and tuition will not be adjusted.

## **Misbehavior**

If the student becomes disruptive, disrespectful, or otherwise misbehaves, Teacher reserves the right to terminate the lesson without refund. The student's parent/guardian will be held responsible for any damages caused to Teacher including but not limited to, equipment, home furnishings, or time lost caused by the student and/or parent/guardian. Teacher is the sole determiner of what constitutes misbehavior.

## **Holidays**

There will be no lessons during the following holiday time periods and specific dates

- April 13
- May 31
- July 4 – July 10
- November 23 – November 29
- December 23 – January 1

Tuition will **not** be adjusted during these months.

## **Lesson Schedule**

Each student will be given one thirty (30) minute lesson per week on a pre-arranged day of the week and time slot. On certain months the student will receive four (4) lessons, other months the student will receive five (5) lessons depending on the number of days in the month.

For example, a student is scheduled for lessons on Thursday at 4:00pm. During the month of August 2010, the student will receive four (4) lessons. During the month of September 2010, the student will receive five (5) lessons.

## **Cancellation Policy**

If Client wishes to cancel lessons, they must notify Teacher in writing no less than 14 days prior to the beginning of the next calendar month. If the Client fails to notify Teacher within 14 days of the next calendar month, Client will incur a cancellation fee of \$50. Any and all deposits, payments, and/or tuition are non refundable.

## **Modifications**

Modification of the Agreement must be written.

## **Limitation of Liability**

Client agrees that it shall not hold Teacher or their agents, relatives, or employees liable for any incidental or consequential damages.

Client hereby holds harmless Teacher of any and all claims, demands, actions and causes of action whatsoever arising out of or related to any loss, damage, or injury, including death, that may be sustained, whether caused by the negligence of Teacher, or otherwise, while participating in lesson, or while in, on, or upon the premises where the lesson is being conducted.

**Dispute Resolution**

Any disputes in excess of \$15,000 arising out of this Agreement shall be submitted to binding arbitration before a mutually agreed upon arbitrator pursuant to the rules of the American Arbitration Association. The Arbitrator’s award shall be final, and judgment may be entered in any court having jurisdiction thereof. The Client shall pay all arbitration and court costs, reasonable attorney’s fees, and legal interest on any award of judgment in favor of Teacher.

**I HEREBY AGREE TO THE TERMS AND CONDITIONS SET FORTH IN THIS CONTRACT.**

\_\_\_\_\_

Printed Name

\_\_\_\_\_

Date

\_\_\_\_\_

Signature

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Having written company policies will solve a lot of disputes in advance. Understand that this will not alleviate *all* disputes, but it will make everything clear upfront and give you the advantage when a dispute arises. Getting your client's signature on the company policy means that they acknowledge your terms and conditions. So if someone gets angry that you are not giving them a makeup lesson, they will have a much more difficult time taking you to court and/or suing you for it. Providing this document to all of your clients helps keep honest people honest. If your client has a question on any of your policies, they always have a point of reference with their signature on it. This not only helps convey the image of professionalism to your clients, but also helps protect you legally should any disputes arise.

Like I said before, I'm not an attorney and I do not give legal advice. You absolutely must seek a licensed professional when seeking legal advice, and that includes making legal documents. What I have shown you is simply an example and is not guaranteed to help you. Once again, it is for entertainment purposes only.

So, what do you do when the inevitable arises? At some point in your teaching career, you or your student will have to cancel lessons for one reason or another. I have found that giving makeup lessons every single time a student is absent just doesn't work. I wound up working far more hours than normal just to try and keep up with makeup lessons. Sometimes I would have to dedicate my day off to catch up on makeup lessons. The best way to deal with makeup lessons is simply not to offer them. Not offering makeup lessons

might seem like a rip off, but its not an uncommon practice. Here is how I explain and justify my “no makeup lessons” policy...

**Why:** My monthly tuition is \$100 per month whether there are 4 weeks in the month or 5 weeks. On the 5-week months, the student will receive a “free” lesson at no extra charge. Because of these “free” lessons on the 5-week months, no makeup lessons are allowed. If the student misses a lesson during any month, the student will still average 4 lessons per month.

**Why:** When the client is purchasing monthly music lessons, they are purchasing your time. More specifically, they are purchasing one 30 minute block per week on a given day and time of the week. If every student missed their lesson and requested a different time, you would be working double the hours you normally would. This is simply not feasible. The client is buying your time, it’s up to them how to use it or lose it.

I’ve had students that miss lessons habitually, but have no problem paying the tuition in full every month. I am completely fine with that! If they miss a lesson, it’s no skin off my back as long as they are willing to keep buying their time slot. It is also my policy that **tuition is never adjusted or refunded under any circumstances if the student misses a lesson**. If they argue that policy, simply let them go find another teacher who will put up with their shenanigans. However, if the *teacher* misses lessons for any reason, makeup lessons might be in order...

We all get sick, we all have emergencies, and we all have extenuating circumstances that will cause us to miss lessons from time to time. So what do we do when **we** have to cancel the lesson? Obviously I've had to cancel lessons for one reason or another over the years. I missed an entire week when I got my wisdom teeth removed, I missed another week when I had bronchitis, and I would miss sporadic days for other various reasons. For unplanned teacher days off, I *would* give make up lessons. Yes, I would have to suck it up and schedule makeup lessons (sometimes on my day off) to make up for the lost time. The only other feasible option was to reduce tuition for the month. After weighing the options and trying both alternatives, I would have to say that scheduling makeup lessons is the way to go. Getting paid less the following month was not a pleasant alternative. Plus, seeing as I wasn't working anywhere near a 40 hour week, having one week that included regular lessons and makeup lessons wasn't the end of the world. But, I have to be clear about the difference between *planned* and *unplanned* teacher absences. In my contract I do have **planned** time off where there is no tuition adjustment and no makeup lessons. That's just part of the deal when you sign up for lessons with me. I'm human; I get time off around the holidays, for my birthday, etc. Consider it my paid vacation; the rest of the world gets it, so why shouldn't I?

When hiring on a new client, always put in writing for them the time you will be taking off. I never teach lessons around the traditional American holidays (Memorial Day, Independence Day, Thanksgiving, Christmas, New Years, and Easter.) Plus, I like to take my birthday off as well. Everyone needs a vacation, and your clients need to

understand that. During the months that I have a day off, or even a week off, tuition is **not** adjusted. Having them know this in advance will prevent any surprises around the holiday seasons. If they don't like it or don't agree with it, tell them not to sign up. They either fully agree with your company policies or they do not. I've found that very few people have a problem with this, as many of them are busy or traveling during the holidays as well. If they quibble about the tuition not being adjusted, they are probably cheapskates and will most likely be the type to pay late or not want to pay in full because they missed a lesson. Let them go!



# Chapter 7

## WHAT TO TEACH

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Let's get to the meat and bones of what this business is all about: Teaching. This chapter focuses on what most of your clients will expect to be taught. Like I've stated before, there is no "one size fits all" in this business, but these are just some recommendations from an experienced teacher...

**Reading Sheet Music** – No matter which instrument you teach, many clients who take private lessons will expect to learn how to read sheet music. With most instruments, teaching your students how to read sheet music is mandatory. If you don't know how to read sheet music, ***learn how to before you start teaching!*** Although you might think that reading sheet music isn't that important (especially if you are teaching guitar, bass guitar, or drums), let me assure you that it is ***highly*** important. Remember, you want people to respect you as a ***professional*** musician. ***Professional*** musicians know how to read music, period.

**Ear Training** – If you have the ability to teach ear training, do so. Remember, you have to set yourself apart from other private instructors. Make your lessons interesting, fun, and out of the ordinary to keep your students coming back for more. Ear training is highly popular with students in high school, as it allows them to begin playing their favorite radio songs by ear.

**Music Theory** – Music theory is the building blocks of music, and I firmly believe that every musician needs a solid background in music theory. Students that know music theory can switch from one instrument to another with greater ease. A solid knowledge of music theory will benefit your students more than anything else you can teach them. When parents see their children learning music theory years before their classmates, they feel like they've really gotten their money's worth.

**Instrument Specifics** – Last of all, teach your instrument specifics. When I teach piano, I prefer to use *Bastien* brand music instruction books for younger students, *Fingerpower* for support exercises, and *Alfred* brand music books for adults. For all other instruments, find music lesson books that will accommodate your teaching style. Get familiar with the music books before you teach them and try a few different brands. Make sure you are able to play each and every song in the music book before you start teaching it!

You will develop your own teaching style after a few months of giving lessons. It will get easier and easier every time you teach, and you will feel more and more confident with each lesson. Eventually teaching private music lessons will become as easy as breathing in, and breathing out. Not only will you be putting your music talents to good use, but you will also be getting paid very well for your efforts.

# Chapter 8

## GO FOR IT

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It makes me sick when I see exceptional musicians slaving away at a brainless day job. You and I weren't born to hide our talents, we were born to share and express our musical gift with the rest of the world. You and I have an impact to make on the world; we have a job to do, a destiny, a **calling**. Part of my calling is to help you fulfill your destiny. It's to help you get away from that crummy day job, help inspire you to reach your full potential, and help you get on track to becoming a professional musician.

Every time a talented musician shows up at a day job, a piece of their soul dies. You don't need to be working for someone else; you need to be helping out the next generation of musicians follow in your footsteps. By teaching others, you are becoming part of the bigger picture. The next Beethoven, the next Bach, the next Metallica, the next U2, the next Elvis, the next Madonna could be taught by your hands. Perhaps you have an impact to make on the music world yourself...

Life is more than just taking what comes your way; you have to carve your own path. You've got to grab life by the horns and direct it where you want it to go without the fear of failure. Musicians never fail; some of them just get misguided or make mistakes. I've done both. We all have a calling in life; your calling is music. Music allows you to

become something greater than yourself, and something greater than an average Joe with an average job.

Whatever you are doing right now, keep your head up. Plan on leaving your current job in 30 days and vow to start utilizing your talents the way you know they should be. If your long term goal is to teach music, I hope this book serves as a stepping stone to your new career. But even if your long term goal isn't to teach music, becoming a private instructor is a great way to reach any goal you have in the music business. You will teach your students a lot, but your students will teach **you** even more!

Having the luxury to call yourself a professional musician is truly amazing. There's no reason why you shouldn't join the club and live a life of freedom, financial success, and happiness.

Best of luck!

**Live fast...**

**Rock hard...**

**...and be sure to shake a few hands along the way!**



# Other Works

**BY THE AUTHOR**

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**The Unsigned Band's Black Book:** The Definitive Guide To The Music Business

**Quick And Easy Music Theory:** Go From Moron To Mozart In Less Than 14 Days





